



RICK SNYDER
GOVERNOR


STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
LANSING

R. KEVIN CLINTON
DIRECTOR

Memorandum

DATE: October 2, 2013

TO: Resident and Non-Resident Producer and Counselor Licensees
Company and Agency Contacts
PE and CE Providers

FROM: Michele E. Riddering, Manager 
Insurance Licensing Section

SUBJECT: New Surety & Fidelity License Line of Authority and Examination
New Accident & Health Counselor License Type and Licensing Examination

Effective October 10, 2013, the Department of Insurance and Financial Services (DIFS) will be offering a new limited line of authority for a Surety & Fidelity producer license, and a new Accident & Health Counselor license.

Prior to October 10, 2013, individuals wanting to sell surety and/or fidelity products were required to obtain either a full property & casualty producer license or a limited line property and casualty license. DIFS is excited to announce the addition of a new Surety & Fidelity Producer/Solicitor Examination, which makes a Limited Line Surety & Fidelity producer or solicitor license possible. A candidate is still welcome to take either the full Property & Casualty Producer/Solicitor Examination (16-81), the Limited Lines Property & Casualty Producer/Solicitor Examination (16-75), or they may take the new Surety & Fidelity Producer/Solicitor Examination (16-86) to obtain one of these licenses. A copy of the new Surety & Fidelity Producer/Solicitor Examination content outline may be obtained at www.psiexams.com/DIFS.

Individuals currently holding either the full Property & Casualty line of authority or the Limited Lines Property & Casualty line of authority may still sell surety and/or fidelity products. However, an individual that holds only the new Surety & Fidelity qualification may only sell surety and/or fidelity products with this limited license.

There are no pre-licensing or continuing education requirements for the new Limited Line Surety & Fidelity line of authority producer license or solicitor license.

Prior to October 10, 2013, individuals wanting to counsel accident and health were required to obtain either the Life Counselor or Property & Casualty Counselor license and maintain a producer license with an accident and health qualification.

Beginning October 10, 2013, individuals not currently licensed who wish to counsel Accident and Health will need to take the Accident & Health Counselor Examination (16-85). A copy of the content outline may be obtained at www.psiexams.com/DIFS. Persons admitted to the practice of law in Michigan may continue to counsel insurance without obtaining a license, but cannot represent themselves as licensed counselors by the State of Michigan.

There are no pre-licensing or continuing education requirements for the Accident & Health Counselor license, which is consistent with the other insurance counselor license types.

Questions may be sent to Insurance Licensing staff by emailing difs-licensing@michigan.gov or by calling the DIFS toll free number 877-999-6442.